

# Greater Iowa Credit Union

---

By: Kibby, Dakota, and Kayla

The logo for Greater Iowa Credit Union is centered on a light green background. It consists of a dark blue oval containing the text "Greater Iowa" in a large, white, serif font, and "CREDIT UNION" in a smaller, white, sans-serif font below it.

**Greater Iowa**  
CREDIT UNION

Greater Iowa Credit Union  
is a member-owned, not-  
for-profit financial  
cooperative serving some  
31,000 members  
throughout a 33-county  
area in central and western  
Iowa

# Savings

## Share Accounts

- **Basic savings account. Very low minimum opening cost and a similarly low Rate and APY.**
- 0.05-0.15% Rates and APY
- Minimum of a \$50.00 starting balance.

## Money Market Accounts

- **An account with a higher minimum opening cost. This correlates to a higher Rate and APY.**
- 0.20-0.30% Rates and APY
- Minimum of a \$2,500.00 starting balance.

# Checking

## Basic Blue Free Checking

- **This is our totally free checking account. It gives you freedom of unlimited checks, ATM and debit card transactions and other free services. Plus, there's no requirement to maintain a minimum balance.**
- No minimum opening cost.
- Daily Debit Card transactions: 20
- \$500 (PIN based) \$3,000 (Signature based)

## Prestige Checking Account

- **This is the account for people who keep larger balances in their checking accounts and want to earn interest at the same time.**
- Account holders who maintain a balance of \$1,000 will earn dividends from GICU.
- Minimum Balance of \$1,000 to avoid \$10/monthly fee.
- Maximum of 20 daily Debit Card transactions.
- \$1,000 (PIN based) \$5,000 (Signature based)

# Student Visa

## **Visa Student**

### **Introductory Annual Percentage Rate (APR)\***

No introductory rate

### **Introductory Balance Transfer APR**

No introductory rate

### **Purchase APR**

Rates starting at 15.20%\*

### **Annual Fee**

\$0

### **Late Payment Fee**

Up to \$15 (billed at the end of the cycle)

### **Returned Payment Fee**

\$29 per returned item

### **Grace Period**

25 days

### **Minimum Credit Limit**

\$500

### **Minimum Required Payment**

3% minimum or \$25

# Loans and other Credit Services

## Auto Loans

As low as 1.99% APR

- 1-60 months

As low as 2.49%

- 61-72 months

Ex. 60 monthly payments of \$350.45 for  
\$20,000 borrowed at 1.99% APR

## Personal Loans

Can use for any personal needs

## Credit Cards

Interest rates as low as **10.20%**  
**to 18.20%** dependent upon credit  
score

## Apple Pay

Only available for use with  
Greater Iowa's credit cards



# Extended Services

## eServices

- BillPay
- Transfer to other financials
- Member-to-member transfer
- Secure messaging
- Add additional users
- Commercial account services
- Text Banking
- Mobile Banking
- App for iPhone & Android





# Safety

<https://www.greateriowacu.org/>

**Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government**

**NCUA**

**National Credit Union Administration, a U.S. Government Agency**

# Conveniences and Locations/Hours

## Lobby

Monday - Thursday 7:30 a.m. - 5:30 p.m.  
Friday 7:30 a.m. - 6 p.m.  
Saturday 9 a.m. - Noon

## Drive-Up

Monday - Thursday 7:30 a.m. - 5:30 p.m.  
Friday 7:30 a.m. - 6 p.m.  
Saturday 9 a.m. - Noon

## Phone

Monday - Thursday 8 a.m. - 5 p.m.  
Friday 8 a.m. - 5:30 p.m.  
Saturday 9 a.m. - Noon

## Lincoln Way

**Don Borcharding, branch manager**  
801 Lincoln Way  
P.O. Box 665  
Ames, IA 50010  
515.232.6310  
515.232.0784 (fax)

## Somerset Village

**Andy Ask, branch manager**  
2623 Northridge Parkway  
Ames, IA 50010  
800.296.9064  
515.292.3203 (fax)

## Southgate

**Henry Hill, branch supervisor**  
110 Airport Road  
Ames, IA 50010  
800.296.9064  
515.233.9389 (fax)

Online services are available  
for any members of Greater  
Iowa Credit Union.